

Include Identity Theft Protection on Your Back to School List

Gail Cunningham, Vice President of Membership/Public Relations, National Foundation for Credit Counseling

We're quickly approaching that time of the year where the 7 a.m. alarm, freshly packed lunches, and the sound of lockers slamming all mean that school is back in session. What you are not thinking about is that back to school may mean an increased risk of child identity theft.

Children are 35 times more likely to be victims of identity theft than adults, according to the 2012 Child Identity Theft report from identity theft protection company AllClear ID. In addition, the report found that the rate of identity theft among very young victims has doubled since 2011. (See full report at <https://www.allclearid.com/child/child-id-theft-statistics-2012>.)

The **National Foundation for Credit Counseling (NFCC)** suggests that when your child heads back into the classroom, make sure you do your part to lower their risk of identity theft by following the three simple steps below:



Ask

Ask your child's school who has access to personal information. Find out where records are kept and make sure the location is secure. Before providing information, ask about the school's policy regarding student directories; some schools provide this information to students, parents and even outside parties – you may be able to opt-out.



Pay Attention

Your child will probably bring home many forms during the first few weeks of school



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*Knowing the difference can
make all the difference.*

including health forms, emergency contact forms and registration forms. Don't fill out forms haphazardly: make note of the forms you fill out and read the paperwork your school sends home. One thing to watch for in particular is your school's required Family Educational Rights Privacy Act disclosure notice. You have specific rights under FERPA that may help you to better protect your child's identity. For more info on FERPA, check out the United States Department of Education website at www.ed.gov.



Take Action

Hopefully your child's information is kept safe at school, but if there is a data breach, take action. Find out what happened, and log the information you learn. The school should also report the breach to the U.S. Department of Education.

Protecting your child's identity is your responsibility. If you aren't comfortable with something, say something. If you have a question, ask. To check and see if your child's information is secure, visit the AllClear ID website for a free ChildScan at www.AllClearID.com/child.

The NFCC's fifth annual Protect Your Identity Week (PYIW) is October 20-27. Arm yourself with ID theft protection tools by attending an event near you. To locate events, visit the PYIW website at www.ProtectYourIDNow.org. ⇨



10.7%

Percentage of child identities scanned revealed evidence of identity theft.

Total: 26,989 Minors Identities Scanned, Time Period: 9/10 – 12/11

Source: www.AllClearID.com

